

Form 192 – aplccmpnrpt

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-16516-VFP
Chapter: 7
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth M. Convery
aka Elizabeth Mooney Convery
455 Lebanon Street
Wyckoff, NJ 07481

Social Security No.:

xxx-xx-0732

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Vincent F. Papalia on:

DATE: August 5, 2025
TIME: 02:00 PM
LOCATION: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$865,642.35
TOTAL DISBURSEMENTS:	\$767,312.35
BALANCE ON HAND:	\$98,330.00

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)

Charles M. Forman, Chapter 7 Trustee

COMMISSION OR FEES

\$37,839.09

EXPENSES

\$0.00

The trustee's application to abandon the following property will be heard and acted upon:
NONE

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: July 2, 2025

JAN: mlc

Jeanne Naughton
Clerk

In re:
Elizabeth M. Convery
Debtor

Case No. 22-16516-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 02, 2025

User: admin
Form ID: 192

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2025:

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
intp	+ Brian Convery, c/o Becker LLC, 354 Eisenhower Parkway, Plaza II, Suite 1500, Livingston, NJ 07039 UNITED STATES 07039-1022
cr	+ Guaglardi & Meliti, LLP, Guaglardi & Meliti, LLP, 365 West Passaic Street, Suite 130, Rochelle Park, NJ 07662, UNITED STATES 07662-3013
app	+ Jennifer M. Carpenter, 58 Mountain Avenue, Hawthorne, NJ 07506-3331
r	+ Keller Williams Village Square Realty, 74 Godwin Avenue, Ridgewood, NJ 07450-3706
cr	+ Mary Stachowiak, c/o Shapiro Croland Reiser, Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601-6328
519708644	+ Brain Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
519684244	+ Claire J. Mooney individually, and as a beneficiary of the Estate of Jo, 85 Colgate Avenue, Wyckoff, NJ 07481-3001
520220405	+ Convery 2008 Family Trust, Richard D. Trenk, Esq., Trenk Isabel Siddiqi & Shahdanian P.C., 290 W. Mt. Pleasant Ave., Suite 2370, Livingston, NJ 07039-2767
519708645	+ Convery 2008 Family Trust, 205 Hillside Avenue, Allendale, NJ 07401-1432
519684248	+ Guaglardi & Meliti, LLP, Denise M. Edwards, 365 West Passaic Street, Suite 130, Rochelle Park, NJ 07662-3013
519708646	+ Harwood Lloyd, LLC, The Lawyer for the Estate David Repetto, 130 Main Street, Hackensack, NJ 07601-7102
519684249	Hellingring, Lindeman, Goldstein & Siegal, Sheryl E. Koomer, Esq., One Gateway Center, Clifton, NJ 07012
519684253	+ Macy's Inc./Department Stores National Bank, Po Box 8218, Mason, OH 45040-8218
519741876	+ Mary Stachowiak, c/o Shapiro Croland Reiser Apfel & Di Io, 411 Hackensack Avenue - 6th Floor, Hackensack, NJ 07601-6328
519684262	+ Williams-Sonoma Taps Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520412099	+ the United States Trustee, ATTN: Robert J. Schneider, Jr., Esq., Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jul 02 2025 20:58:25	Formanlaw LLC d/b/a Foman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2025 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 02 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2025 21:12:05	AIS Portfolio Services, LLC, Attn: Capital One Auto Finance, a divisi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
intp	Email/Text: BNC@magtrustee.com	Jul 02 2025 21:04:00	Marie-Ann Greenberg, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
acc	+ Email/Text: sraquetcpa@outlook.com	Jul 02 2025 21:03:19	Sean Raquet, 108 High Street, Suite A, Hackettstown, NJ 07840-1936
519684234	+ Email/PDF: bncnotices@becket-lee.com	Jul 02 2025 21:12:01	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519684235	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		

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		Jul 02 2025 21:03:00	Apple Card/Gs Bank Usa, Lockbox 6112 Po Box 7247, Philadelphia, PA 19170-0001
519684236	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 02 2025 21:03:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
519684237	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 02 2025 21:03:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519684238	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 02 2025 21:03:00	Barclays Bank/Gap, Po Box 8803, Wilmington, DE 19899-8803
519684239	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2025 21:13:11	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519684240	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 02 2025 21:13:22	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
519687477	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2025 21:14:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519696653	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2025 21:12:03	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519711775	+ Email/PDF: ebn_ais@aisinfo.com	Jul 02 2025 21:14:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519684241	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2025 21:12:56	Capital One/Lord & Taylor, Po Box 31293, Salt Lake City, UT 84131-0293
519684242	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2025 21:12:07	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519684243	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2025 21:13:20	Citicards Citibank North America, Po Box 6241, Sioux Falls, SD 57117-6241
519684245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 02 2025 21:03:00	Comenity Bank/Ann Taylor MasterCard, Po Box 182789, Columbus, OH 43218-2789
519684246	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 02 2025 21:03:00	Comenity Bank/Companies, Po Box 182789, Columbus, OH 43218-2789
519684247	+ Email/Text: mrdiscen@discover.com	Jul 02 2025 21:03:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519684250	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 02 2025 21:03:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519684251	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 02 2025 21:13:27	JPMorgan Chase Bank Card, Po Box 15369, Wilmington, DE 19850-5369
519684252	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2025 21:11:41	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519684254	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 02 2025 21:04:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
519684255	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 02 2025 21:04:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519701427	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 02 2025 21:04:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519684256	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2025 21:03:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519684257	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 02 2025 21:13:17	Synchrony Bank/CareCredit, 950 Forrer Blvd, Kettering, OH 45420-1469
519684258	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 02 2025 21:25:00	Synchrony Bank/Gap, Inc., Po Box 965005, Orlando, FL 32896-5005
519684259	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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		Jul 02 2025 21:12:21	Synchrony Bank/PayPal Mastercard, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519684261	+ Email/Text: bankruptcy@td.com		
		Jul 02 2025 21:04:00	TD Bank, N.A., Po Box 1448, Greenville, SC 29602-1448
519684260	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
519740608		Jul 02 2025 21:03:00	Talbots, 175 Beal Street, Hingham, MA 02043-1512

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519740576		Claire J. Mooney, Individually and as Beneficiary
519740608		Estate of John J. Mooney

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2025 at the address(es) listed below:

Name	Email Address
Cassandra C. Norgaard	on behalf of Creditor John Conte cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cas sandrac.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Creditor David Repetto cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cas sandrac.b124931@notify.bestcase.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins	on behalf of Interested Party Brian Convery EPerkins@hlgsllaw.com tcolombini@hlgsllaw.com;Perkins.EricB146050@notify.bestcase.com
John P. Di Iorio	on behalf of Creditor Mary Stachowiak jdiiorio@shapiro-croland.com
John P. Di Iorio	on behalf of Plaintiff Mary Stachowiak jdiiorio@shapiro-croland.com

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Justin Baumgartner

on behalf of Interested Party Brian Convery jbaumgartner@rltlawfirm.com rgaydos@rltlawfirm.com

Karl J. Norgaard

on behalf of Creditor John Conte knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Plaintiff Claire Mooney knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Creditor David Repetto knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Plaintiff Mary Stachowiak knorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Kimberly J. Salomon

on behalf of Plaintiff Charles M. Forman ksalomon@formanlaw.com jkisla@formanlaw.com

Kimberly J. Salomon

on behalf of Trustee Charles M. Forman ksalomon@formanlaw.com jkisla@formanlaw.com

Myles Missirian

on behalf of Creditor Guaglardi & Meliti LLP mmissirian@adgmlaw.com, mmissirian@adgmlaw.com

Richard D. Trenk

on behalf of Interested Party Convery 2008 Family Trust rtrenk@trenkisabel.law averdugo@tisslaw.com

Robert J. Schneider

on behalf of U.S. Trustee U.S. Trustee robert.j.schneider@usdoj.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19